

**Information to identify the case:**

Debtor 1	<b>Bedina J. Williams</b>	Social Security number or ITIN	xxx-xx-4749
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-20355-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bedina J. Williams  
dba BJ Houston Group

2/4/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bedina J. Williams  
Debtor

Case No. 18-20355-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 04, 2022

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 95

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Bedina J. Williams, 2 Upson Circle, Woodbury, NJ 08096-6859
aty	+ Friedman Vartolo, LLP, 85 Broad St., #501, New York, NY 10004-1734
aty	+ William M. E. Powers, III, Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
cr	+ BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, Nj 08054-3437
r	+ Sam Shepherd, Century 21 Absolute Realty, 512 W. Baltimore St., Springfield, PA 19064-3520
cr	+ Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
cr	+ U.S. Bank Trust National Association as trustee of, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
lm	+ US Bank Trust NA as Trustee of the Lodge Series II, 1425 Greenway Dr., #400, Irving, TX 75038-2480
517798323	+ AR Resources Inc., 1777 Sentry Pkway W. Blue, Blue Bell, PA 19422-2206
517546089	+ Absolute Landscaping Inc., 154 Pointers Auburn Rd., Pedricktown, NJ 08067-3020
517798320	+ Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337
517798321	+ Advocate Gloucester County Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598
517798322	Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
517546092	+ Associa Mid-Atlantic, c/o Locust Grove CFA, 14000 Horizon Way, Suite 200, Mount Laurel, NJ 08054-4342
517798324	+ Axis Diagnostics, Inc., 900 Town Center Drive, Suite H50, Langhorne, PA 19047-3208
517669575	+ Bay Area Credit Service, POP Box 467600, Atlanta, GA 31146-7600
517798325	City of Philadelphia Pioneer, Lockbox #1687, PO Box 8500, Philadelphia, PA 19178-1687
517664720	+ Enterprise Recovery Systems, Inc., 2000 York Road, Suite 114, Oak Brook, IL 60523-8863
517546095	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517546096	+ Experian, PO Box 4500, Allen, TX 75013-1311
517546099	+ Ikea Muray, 2307 North Park Ave, 2nd Floor, Philadelphia, PA 19132-4512
517798331	Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798334	Jefferson Capital Systems, LLC, 12 McLeland Road, Saint Cloud, MN 56303
517546101	+ Jeffrey & Aniza Criss, 26 Buirfield Court, Blackwood, NJ 08012-5440
517798335	+ Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
517664721	+ Law Offices of Andrew Rochester, LLC, 1874 Route 70 East Suite 4, Cherry Hill, NJ 08003-2038
517798336	+ Lawn Doctor of Stratford-Turnersville, PO Box 417, Mullica Hill, NJ 08062-0417
517546102	+ Links II at Valleybrook, Re/Max Connection - Turnersville, 5100 Route 42, Suites 3& 4, Blackwood, NJ 08012-1749
517798337	Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Trenton, NJ 08690-3303
517664722	+ NCCI, 14 Orchard Road Suite 200, Lake Forest, CA 92630-8313
518298173	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
518298174	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096 Dallas, TX 75261-9096
518188099	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Melissa Licker, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072

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518254026 + Nationstar Mortgage LLC., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
517546103 + Nona L. Ostrove LLC, 1000 White Horse Rd., Suite 703, Voorhees, NJ 08043-4413  
517798344 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
517798345 Peter T. Kousoulis, DMD, PC, All Smiles Dental Implant Center, 501 South Fourth Street, Philadelphia, PA 19147-1506  
517546104 + Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
517798346 + Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012  
517832839 + Puff & Cockerill LLC, 122 Delaware Street, P.O. Box 684, Woodbury, NJ 08096-7684  
517798347 + Puff & Cockerill, LLC, 122 Delaware Street, PO Box 684, Woodbury, NJ 08096-7684  
517546106 + Randolph Smith, 2307 North Park Ave., st Floor, Philadelphia, PA 19132-4512  
517663749 ++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, SETERUS, INC., P.O. BOX 1047, HARTFORD, CT 06143  
517546108 + Shivers Gosnay & Greatrex LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210  
517610252 + Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517546109 Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386  
517798351 Tolls By Mail NY, PO Box 15183, Albany, NY 12212-5183  
518874760 + Towd Point Mortgage Trust 2020-2, U.S. Bank Natio, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250  
518874761 + Towd Point Mortgage Trust 2020-2, U.S. Bank Natio, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Towd Point Mortgage Trust 2020-2, U.S. B Serviced by Select Portfolio Servicing,  
517546112 + Township of Deptford, Attn: Tax Office, 1011 Cooper Street, Deptford, NJ 08096-3076  
517546113 Township of Gloucester, Attn: Tax Office, 1261 Chews Landing Rd., Blackwood, NJ 08012  
517546114 + TransUnion, PO Box 2000, Chester, PA 19016-2000  
518134020 + U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
518134021 + U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association c/o BSI Financial Services 75038-2480  
519472134 + U.S. Bank Trust National Association, as trustee of Ranch Series III Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
519472135 #+ U.S. Bank Trust National Association, as trustee of Ranch Series III Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708 U.S. Bank Trust National Association 92619-5004  
519164944 + U.S. Bank Trust National Association., as Trustee Lodge Series III Trust, c/o BSI Financial Services, 1425 Greenway Dr. Suite 400, Irving, TX 75038-2480  
519164945 + U.S. Bank Trust National Association., as Trustee Lodge Series III Trust, c/o BSI Financial Services, 1425 Greenway Dr. Suite 400, Irving, TX 75038-2480 U.S. Bank Trust National Association,  
518856209 + U.S. Bank Trust National Association, as, Trustee of the SCIG Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480  
518856210 + U.S. Bank Trust National Association, as, Trustee of the SCIG Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038 U.S. Bank Trust National Association, as 75038-248  
518142423 + US Bank Trust National Association, Michelle R. Ghidotti-Gonsalves, GHIDOTTI BERGER, LLP, 1920 Old Tustin Ave., Santa Ana, CA 92705-7811  
517546115 ++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606  
517593202 +++ Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629  
517546116 + Wells Fargo Home Mor, 1100 Corporate Center Dr, Raleigh, NC 27607-5066  
517546117 Wells Fargo Home Mortgage, Attn: Bankruptcy, Mac X7801-014 3476 Stateview Blvd, Fort Mill, SC 29715

TOTAL: 68

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: megan.harper@phila.gov	Feb 04 2022 20:23:00	City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580, Municipal Services Building, Philadelphia, PA 19102
517546088	+ EDI: AARGON.COM	Feb 05 2022 01:23:00	Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517546090	+ Email/Text: broman@amhfcu.org	Feb 04 2022 20:23:00	American Heritage Federal Credit Union, Attn: Bankruptcy Dept., 2060 Red Lion Road,

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			Philadelphia, PA 19115-1699
517546091	+ Email/Text: bky@americanprofit.net	Feb 04 2022 20:23:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
517546093	+ EDI: BANKAMER.COM	Feb 05 2022 01:23:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
517621403	+ Email/Text: megan.harper@phila.gov	Feb 04 2022 20:23:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
517798326	+ Email/Text: bankruptcy@philapark.org	Feb 04 2022 20:23:00	City of Philaelpia, Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517546094	+ Email/Text: megan.harper@phila.gov	Feb 04 2022 20:23:00	City of Phladelphia, Municipal Services Building, 1401 JFK Blvd., Philadelphia, PA 19102-1617
517664719	+ EDI: CCS.COM	Feb 05 2022 01:23:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517546097	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Feb 04 2022 20:22:00	Franklin Mint Fcu Il, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
517546098	+ EDI: IIC9.COM	Feb 05 2022 01:23:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517798330	+ EDI: IIC9.COM	Feb 05 2022 01:23:00	IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
517546100	+ EDI: IRS.COM	Feb 05 2022 01:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517798338	Email/Text: mmrgbk@miramedrg.com	Feb 04 2022 20:23:00	MiraMed Revenue Group, LLC, 991 Oak Creek Drive, Lombard, IL 60148-6408
517798340	Email/Text: bankruptcydepartment@tsico.com	Feb 04 2022 20:23:00	NCO Financial Systems, Inc., 20 East Clementon Road #102 North, Gibbsboro, NJ 08026
517798341	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 04 2022 20:22:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517664723	Email/Text: bankruptcy@ptlpro.com	Feb 04 2022 20:22:00	Perfect Touch Landscping and Irrigation, PO Box 564, Thorofare, NJ 08086
517546105	Email/Text: info@phoenixfinancialsvcs.com	Feb 04 2022 20:22:00	Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236
517798348	+ EDI: RMCB.COM	Feb 05 2022 01:23:00	Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615
517546110	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 04 2022 20:22:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517547460	+ EDI: RMSC.COM	Feb 05 2022 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517546111	+ EDI: RMSC.COM	Feb 05 2022 01:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518014266	+ Email/Text: megan.harper@phila.gov	Feb 04 2022 20:23:28	The City of Philadelphia, Pamela Elchert Thurmond, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
517798352	+ Email/Text: bankruptcydepartment@tsico.com	Feb 04 2022 20:23:00	Transworld Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2308
517655833	+ EDI: AIS.COM	Feb 05 2022 01:23:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

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73118-7901

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
517798327	*+	City of Philadelphia, Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517798328	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517798329	*+	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517798332	*	Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798333	*	Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798339	*	MiraMed Revenue Group, LLC, 991 Oak Creek Drive, Lombard, IL 60148-6408
517798342	*P++	NJ EZPASS, ATTN NJ EZPASS/ MARISOL ALVARADO, 375 MCCARTER HIGHWAY, SUITE 200, NEWARK NJ 07114-2562, address filed with court:, NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517798349	*+	Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615
517798350	*	Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
517597206	*P+++	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517798343	##	Penn Credit Corp., PO Box 988, Harrisburg, PA 17108-0988
517546107	##+	Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 11 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Corinne Samler Brennan	on behalf of Creditor Franklin Mint Federal Credit Union csamler@klehr.com swenitsky@klehr.com;nyackle@klehr.com
Craig Scott Keiser	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-2 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Ellen M. McDowell	on behalf of Debtor Bedina J. Williams emcdowell@mcdowelllegal.com lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com;mcdowell62202@notify.bestcase.com

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Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as trustee of Ranch Series III Trust c/o Rushmore Loan Management Services bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series III Trust bankruptcy@friedmanvartolo.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Pamela Elchert Thurmond	on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov edelyne.jean-baptiste@phila.gov
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Seterus Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org
Thomas G. Egnor	on behalf of Debtor Bedina J. Williams tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 21